Claims

[c1]   A method of processing payment material having a side with payment information, comprising:

>   providing a database having at least one electronic template having biller information specific to a biller;

>   scanning the side of the payment material to create a digital image;

>   parsing the digital image for the payment information; and

>   matching the payment information with the biller information.

[c2]   The method as claimed in claim 1 wherein the biller information includes information to identify the biller.

[c3]   The method as claimed in claim 1 wherein the biller information includes biller identifying information selected from a group consisting essentially of a mailing address of the biller, icons, logos, telephone numbers, symbols and watermarks.

[c4]   The method as claimed in claim 1 wherein the biller information includes machine readable font.

[c5]   The method as claimed in claim 4 wherein the machine readable font includes magnetic ink character recognition font.

[c6]   The method as claimed in claim 4 wherein the machine readable font includes a bar code font.

[c7]   The method as claimed in claim 4 wherein the machine readable font includes an optical character recognizable font.

[c8]   The method as claimed in claim 4 wherein the machine readable font includes an accounts receivable conversion truncation indication.

[c9]   A method of matching payment materials to a biller comprising:

   receiving payment materials having a side with payment information;

   providing a database having at least one electronic template having biller information to identify the biller;

   scanning the side of the payment material to create a digital image;

   parsing the digital image for the payment information; and

   matching the payment information with the biller in-

formation.

[c10]　The method as claimed in claim 9 wherein the payment materials include at least one negotiable payment document.

[c11]　The method as claimed in claim 10 wherein the negotiable payment document is selected from the group consisting essentially of bank checks, bank drafts, money orders, and cashier's checks.

[c12]　The method as claimed in claim 9 wherein the payment materials include at least one accounts payable document.

[c13]　The method as claimed in claim 12 wherein the accounts payable document is selected from the group consisting essentially of payment coupons and bill stubs.

[c14]　The method as claimed in claim 9 wherein the biller information includes biller identifying information selected from a group consisting essentially of a mailing address for the biller, icons, logos, telephone numbers, symbols and watermarks.

[c15]　The method as claimed in claim 9 wherein the biller information includes machine readable font.

[c16]　The method as claimed in claim 15 wherein the machine

readable font includes magnetic ink character recognition font.

[c17] The method as claimed in claim 15 wherein the machine readable font includes a bar code font.

[c18] The method as claimed in claim 15 wherein the machine readable font includes an optical character recognizable font.

[c19] A system for matching a payment material having a side with information specific to a biller, comprising:

a database having at least one template having biller information to identify the biller;

a remittance processing terminal device capable of matching parsed information from the digital image to the electronic template in the database and being in operable communication with the database;

a scanning device to create a digital image of the side of the payment material being in operable communication with the remittance processing terminal device; and

a parsing device to parse the digital image being in operable communication with the remittance processing terminal device.

[c20] The system as claimed in claim 19 wherein the parsing

device is selected from the group consisting essentially of magnetic ink character font recognition devices, bar code font recognition devices, optical character font recognition devices, and an im character recognition devices.